

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dariana Figueroa Pagan
 Debtor

Case No. 20-12001-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db +Dariana Figueroa Pagan, 270 W. Nedro Ave, Philadelphia, PA 19120-1839
 14494252 +Cbcs, PO Box 551149, Jacksonville, FL 32255-1149
 14494254 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 14494255 +Experian, PO Box 4500, Allen, TX 75013-1311
 14494261 +PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387,
 Los Angeles, CA 90051-4387
 14494262 +Philetcar Cu, 900 Market St, Philadelphia, PA 19107-9202
 14494263 +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,
 Philadelphia, PA 19107-2495
 14494264 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St,
 Reading, PA 19601-3544
 14494267 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Aug 01 2020 08:18:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Aug 01 2020 04:43:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2020 04:43:11
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 01 2020 04:43:43 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14494251 +EDI: CAPITALONE.COM Aug 01 2020 08:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14494256 +EDI: IRS.COM Aug 01 2020 08:18:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 14494253 EDI: JPMORGANCHASE Aug 01 2020 08:18:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 14494257 +EDI: NFCU.COM Aug 01 2020 08:18:00 Navy FCU, Attn: Bankruptcy Dept, Po Box 3000,
 Merrifield, VA 22119-3000
 14494258 +EDI: NFCU.COM Aug 01 2020 08:18:00 Navy Federal Credit Union, Attn: Bankruptcy,
 Po Box 3000, Merrifield, VA 22119-3000
 14494259 +EDI: AGFINANCE.COM Aug 01 2020 08:18:00 OneMain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251
 14494265 +EDI: RMSC.COM Aug 01 2020 08:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14494266 +EDI: WTRRNBNBANK.COM Aug 01 2020 08:18:00 Target, c/o Financial & Retail Srvs,
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475
 14494268 +EDI: WFFC.COM Aug 01 2020 08:18:00 Wells Fargo Bank NA, Attn: Bankruptcy,
 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 14494260 ##+PA Dept of Revenue, Bankruptcy Notices, 419 Avenue of the States Suite 602A,
 Chester, PA 19013-4445

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
ROBERT NEIL BRAVERMAN on behalf of Debtor Dariana Figueroa Pagan rbraverman@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowellleg
al.com;lwood@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.